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5 UNITED STATES BANKRUPTCY COURT

6 EASTERN DISTRICT OF WASHINGTON

7 In re:) Case No.:20-00950
8 NORAILA VALADEZ) Chapter 13
9 ARMANDO VALADEZ,)
10 Debtor.) PRE -CONFIRMATION MODIFICATION
11)) OF CHAPTER 13 PLAN AND
12 CERTIFICATION OF NO ADVERSE
EFFECTS

13 **MODIFICATION TO CHAPTER 13 PLAN**

14 Debtors, NORAILLA VALADEZ AND ARMANDO, hereby modifies their chapter 13
15 Plan as previously filed in the proceeding in the following respects:

16 **3.3 SECURED CLAIMS TO BE PAID BY THE DEBTOR**

17 Creditors whose claims are secured by real property, where the debtor's obligations are current as of the date of the petition
18 filing, shall be paid directly by the debtor according to the terms of the original obligation at the interest rate and monthly
19 payment set forth below.

CREDITOR	ADDRESS & PARCEL NUMBER	TOTAL CLAIM	PROPERTY VALUE	INTEREST RATE	MONTHLY PAYMENT
Carrington Mortgage Services, LLC	630 westwind dr 630 westwind dr Zillah, WA 98953 Residence: home	\$423,640.24	\$320,000.00	4.25%	\$1,942.43

21 All other aspects of the plan remain the same

22 Dated: June 26, 2020

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24 /s/ Benjamin J. Riley
Benjamin J. Riley, WSBA # 34949
25 Attorney for Debtors
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PRE -CONFIRMATION MODIFICATION OF CHAPTER 13 PLAN
AND CERTIFICATION OF NO ADVERSE EFFECTS - 1

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2 CERTIFICATE

3 The Debtors certifies that this modification has no adverse effect upon any creditors.

4 /s/ Benjamin J. Riley
5 Benjamin J. Riley, WSBA #34949
6 Attorney for Debtors
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